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Examiner: S. Wasylchak

Inventor: Wilson

Title: SPENDING VEHICLES FOR  
PAYMENTS

Attorney BLO1565-002  
Docket:

AMENDMENT TO  
PATENT APPLICATION

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Kim B. Powers  
Kim B. Powers

Sir:

In response to the Examiner's Official Action mailed April 15, 2004, Applicant respectfully requests that the Examiner enter the following Amendment and consider the following Remarks. Applicant respectfully requests that the Examiner reconsider and again examine the present application and claims in light thereof.